

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Bruce Nappi
Serial No. : 10/669,929
Filed : September 24, 2003
Title : EFFECTING FINANCIAL TRANSACTIONS

Art Unit : 3696
Examiner : Samica L. Norman
Conf. No. : 4620

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

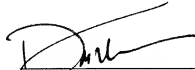
INFORMATION DISCLOSURE STATEMENT

Please consider the references listed on the enclosed PTO-1449 form. Foreign patent documents and non-patent literature are enclosed; cited U.S. patents and patent application publications will be provided on request.

This statement is being filed after a first Office action on the merits, but before receipt of a final Office action or a Notice of Allowance. The required late submission fee of \$180 is being paid concurrently on the Electronic Filing System (EFS) by way of Deposit Account authorization. Please apply any other charges or credits to Deposit Account No. 06-1050, referencing attorney docket 13801-0002001.

Respectfully submitted,

Date: 5/1/9



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